

EXHIBIT B-1

**EXHIBIT "A"**

Ground Lease

"Ground Lease." The leasehold estate created by that certain Ground Lease entered into by and between Tad's Land and Development Company, Inc., a South Carolina corporation, and Gerald A. Tadlock, collectively as "Landlord" and Coastal Limited Partnership ("Coastal"), as "Tenant" dated January 21, 1988, a Memorandum of which was recorded in R.M.C. Office for Horry County, South Carolina in Deed Book 1193, at page 250 on January 21, 1988, and amended by First Amended Memorandum of Lease dated November 4, 1988 entered into by and between Tad's Land and Development Company, Inc., a South Carolina Corporation, and Gerald A. Tadlock, collectively referred to as "Landlord" and Coastal, as "Tenant" and recorded in the R.M.C. Office for Horry County, South Carolina in Deed Book 1266, at page 695 on November 18, 1988, and further amended by Estoppel, Modification of Ground Lease and Clarification of Landlord's Non-Disturbance Agreement entered into by and between Charlie Sing and Charlie James Sing, Tad's Land and Development Company, Inc., a South Carolina corporation, and Gerald A. Tadlock, and Coastal, dated April 27, 1990, and recorded in said R.M.C. Office in Deed Book 1393, at page 528 (the "Sing Estoppel"), as further amended by Estoppel Certificate and Second Clarification of Landlord's Non-Disturbance Agreement dated on or about the date hereof (the "Second Sing Estoppel"), and also further amended by Estoppel and Clarification of Landlord's Non-Disturbance Agreement entered into by and between Jim T. Jordan, Dorothy Mason Jordan, Marian J. Thomson, Connie J. Koloditch, and Steven T. Jordan, Tad's Land and Development Company, Inc., a South Carolina corporation, and Gerald A. Tadlock, and Coastal dated April 26, 1990, and recorded in said R.M.C. Office in Deed Book 1393, at page 512 (the "Jordan Estoppel") as further amended by Estoppel Certificate and Second Clarification of Landlord's Non-Disturbance Agreement dated as of December 1995 (the "Second Jordan Estoppel").

"Sing Lease." Said Ground Lease is a sublease of a portion of the leasehold estate created by that certain Lease Agreement made and entered into by and between Charlie Sing, Carrie W. Sing, and Charlie James Sing, as "Lessor" and Kenneth D. Anderson, as "Lessee" dated July 1, 1983, and recorded in the Office of the Clerk of Court for Horry County, South Carolina in Deed Book 815 at page 249 on August 23, 1983 (hereinafter referred to as the "Sing Lease") and assigned by Assignment of Leases entered into by and between Kenneth D. Anderson as "Assignor" and Gerald A. Tadlock, as "Assignee" dated January 15, 1987 and recorded in the Office of the Clerk of the Court for Horry County, South Carolina in Deed Book 1109 at page 738 on January 16, 1987, said Sing Lease amended by Amendment of Lease Agreement dated September 15, 1987 and recorded in the Office of the Clerk of the Court for Horry County, South Carolina in Deed Book 1173 at page 341 on October 30, 1987, said Sing Lease being modified by Landlord's Non-Disturbance Agreement entered into by and between Charlie Sing and Charlie James Sing as "Fee Owner," Gerald A. Tadlock as "Groundlessee" and Coastal, as "Sublessee" dated September 15, 1987 and recorded in the Office of the Clerk of the Court for Horry County, South Carolina in Deed Book 1193 at page 296 on January 21, 1988, said Sing Lease being further modified by the Sing Estoppel and the Second Sing Estoppel.

"Jordan Lease." Said Ground Lease is a sublease of a portion of the leasehold estate created by that certain Lease Agreement made and entered into by and between Jim T. Jordan, Dorothy Mason Jordon, Marian J. Thomson, Connie J. Koloditch and Steven T. Jordan as "Lessor" and Tad's Land and Development Company, Inc., as "Lessee" dated January 27, 1983 and recorded in the Office of the Clerk of the Court for Horry County, South Carolina in Deed Book 793 at page 776, (hereinafter referred to as the "Jordan Lease") as amended by First Amendment to Lease Agreement dated July 8, 1987 and recorded in the Office of the Clerk of the Court for Horry County, South Carolina in Deed Book 1153 at page 201 on August 6, 1987, said Jordan Lease being amended by Landlord's Non-Disturbance Agreement entered into by and between Jim T. Jordan, et al. as "Fee Owner," Tad's Land and Development Company, Inc., as "Groundlessee," and Coastal, as "Sublessee" dated September 18, 1987 and recorded in Office of the Clerk of the Court for Horry County, South Carolina in Deed Book 1193 at page 286 on January 21, 1988, said Jordan Lease being further amended by Jordan Estoppel and the Second Jordan Estoppel.